REMARKS

Statement under 37 CFR 1.111

37 CFR 1.111 requires that the basis for amendments to the claims be pointed out after

consideration of the references cited or the objections made. 37 CFR 1.111 states in part that:

In amending in response to a rejection of claims in an application or patent undergoing reexamination, the applicant or patent owner must clearly point out the patentable novelty which he or she thinks the claims present in view of the state of the art disclosed by the

references cited or the objections made. He or she must also show how the amendments avoid such references or objections.

The Assignee notes that this requirement is not relevant to the instant application because, as

noted previously, the pending claims have been allowed. Having said that, the Assignee notes that the primary reasons the prior set of claims were amended was to correct clerical errors and

other informalities.

Reservation of rights

The Assignee hereby explicitly reserves the right to present the previously modified and/or

canceled claims for re-examination in their original format. The cancellation or modification of pending claims to put the instant application in a final form for allowance and issue is not to be

construed as a surrender of subject matters covered by the original claims before their

cancellation or modification

Conclusion

The pending claims are of a form and scope for allowance. Prompt notification thereof is

respectfully requested.

Respectfully submitted,

Asset Trust, Inc.

/B.J. Bennett/

B.J. Bennett, President

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